\*\*\*\*New NJHMFA Police & Fire (PFRS) Program Interest Rate - Effective August 15, 2011\*\*\*\*

The interest rate for the Police & Fire Retirement System (PFRS) mortgage loan program effective August 15, 2011 will be 3.62%.

The PFRS loan program is only open to trade-up and first time homebuyers. Refinance loans are still ineligible in this program.